

The logo for 'ray of hope' is positioned in the upper center. It features the words 'ray of' in a smaller, lowercase sans-serif font, with 'hope' in a larger, bold, lowercase sans-serif font. To the right of 'ray of' is a graphic of five colorful, rounded shapes (yellow, orange, red, green, and blue) arranged in a circular pattern, resembling a flower or a star.

ray of
hope

The background of the entire page is a photograph of a woman wearing a light purple hijab and a black long-sleeved shirt, smiling and looking down at a young girl. The girl, with dark hair tied in pigtails with green and pink hair ties, is wearing a black sleeveless top and is holding a small green leaf in her hands. The woman is also holding a small yellow leaf in her hands. They are outdoors, with a green lawn and a white fence in the background.

Renewal

ANNUAL REPORT FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025

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Ray of Hope (RoH) is a registered charity (UEN 201229333H) under the Charities Act (Chapter 37) since 12 April 2018 and a member of National Council of Social Services. RoH has been accorded IPC (Institution of a Public Character) status from **31 March 2025 to 31 October 2026**.

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Corporate Bank

DBS Bank Ltd

Maybank Singapore Limited

AUDITED BY:

RSM Chio Lim LLP



www.rayofhope.sg



The Foundry

11 Prinsep Link

Singapore 187949

#GiveHOPESG



A MESSAGE FROM OUR CHAIRMAN:

Dear Donors,

This year has been an important one for Ray of Hope. As social needs in Singapore continue to grow in complexity, our role has become increasingly clear. We exist to respond to needs that are real, urgent, and often difficult to place within conventional frameworks.

Ray of Hope has always stood in this space with care and responsibility. We are here for individuals and families who may be facing a difficult season, but who do not always meet the criteria for existing forms of assistance.

Our work is grounded in trust, careful stewardship, and a belief that the wider community has an important part to play in helping people through moments of crisis.

The year also marked a period of reflection and renewal for the organisation. As Ray of Hope grows, we must continue to ask what it means to serve well, to strengthen trust, and to remain responsive to a changing social landscape.

Our brand refresh formed part of this wider reflection. It refined how Ray of Hope is seen and represented, from our logo and colours, to the language we use to describe our role as Singapore's crowdfunding charity serving emerging and unmet needs.

These changes allow us to present the breadth and maturity of our work with greater clarity, while remaining firmly anchored in the purpose and values that have guided us from the beginning.



Good governance remains central to this. The Board is committed to ensuring that Ray of Hope is well-led, financially responsible, and equipped to serve with consistency in the years ahead. As needs become more complex, the strength of the organisation behind the work matters even more.

I would like to thank our donors, partners, volunteers, committee members, and fellow Board members for their continued trust. I would also like to express my appreciation to the Ray of Hope team for their dedication, judgement, and care in carrying this work each day.

Ray of Hope's work is made possible because people continue to believe in a simple but important idea: that when someone is facing a difficult moment, the community can respond with care, dignity, and responsibility.

Thank you for standing with us in 2025.

Mark Wong

A MESSAGE FROM OUR EP:

Dear community,

2025 was a significant year for Ray of Hope, and for me personally, as I stepped into the role of Executive Director with a deep respect for what Ray of Hope has built, and a clear sense of the responsibility that comes with leading this work.

Ray of Hope is a small charity carrying work that is often complex, time-sensitive, and deeply personal. Each request for help comes with its own context. Behind every campaign is a person or family making difficult decisions, often after many other options have already been explored.

What has stayed with me most this year is the care that sits behind the scenes. The phone calls. The checks. The conversations with partners. The effort to understand each situation properly before bringing it to the public. Much of this work is unseen, but it is what allows us to do what we do with integrity.

2025 was also a year of transition for the organisation. As we refreshed our identity and sharpened the way we speak about our role, we also had to look inward.

We asked ourselves what it means to grow without losing the personal care that defines our work. We looked at how we support our team, how we serve clients, how we build donor trust, and how we stay clear about the gaps we are here to address.

For me, this first year has been a reminder that leadership in this space is rarely about having quick answers. It is about listening carefully, making responsible decisions, and holding both people and processes with care.



I am grateful to our team, who carry the work with a level of thoughtfulness that many people may never see. From casework to fundraising, partnerships, community engagement, finance, data, and communications, every part of the organisation plays a role in making sure help reaches people in a way that is accountable and respectful.

As we move into the year ahead, my focus is on strengthening Ray of Hope from within. We will continue to build clearer systems, deepen our partnerships, and care for the trust that has been placed in us.

Most of all, we will continue to stay close to the people we serve, because that is where our work must always begin.

Thank you for being part of the Ray of Hope community.

Dr. Alicia Attorfer-Ong



CORPORATE GOVERNANCE

Trust is built in public, but it is protected in the everyday work of governance.

Behind every campaign and case are policies that guide how Ray of Hope manages funds, protects data, supports staff, uses technology, and responds to risk.

In 2025, we continued to strengthen these systems so that care could be delivered with both urgency and accountability to the people and communities we serve.

LEGAL ENTITY

As a Company Limited by Guarantee, Ray of Hope (RoH) formally adopted its Constitution on 30th November 2012, most recently amended on 26th March 2021. The organisation has established a voting membership and appointed a Board of Directors responsible for oversight and governance, ensuring robust management and accountability.

WHISTLEBLOWING POLICY

RoH has a Whistleblowing Policy that provides an avenue for employees, volunteers and external parties to raise concerns and report of any suspected fraud, corruption, dishonest practices or other related matters. The policy promotes responsible and secure whistleblowing without fear of adverse consequences.

All whistleblower reports will be reviewed by the Audit Chairman immediately to ensure independent and thorough investigation, and adequate follow-up.

GOVERNING INSTRUMENT

RoH is governed by its Constitution, which serves as the foundational document guiding the charity's objectives, governance structure, and operational conduct. The Constitution outlines the responsibilities of the Board, the process for appointments, and the framework through which the organisation ensures accountability and transparency. It is reviewed periodically to ensure continued alignment with best practices in the charitable sector.

CONFLICT OF INTEREST POLICY

The policy aims to protect RoH and its members from any appearance of impropriety. It mandates that all Board Members and Staff must exercise the highest duty of care and judgment when dealing with matters relating to RoH, and to disclose all interests (commitment, investment, relationship, obligation, involvement, financial, or otherwise), which may be a potential conflict of interest.

The policy provides procedures and guidelines on how conflict of interest situations are to be handled. All Board Members and Staff are to complete a declaration at the beginning of their service, as well as make a new declaration on an annual basis or when there are any changes.

DISCLOSURE AND TRANSPARENCY

The Board and Committee adhere to regular evaluation of its performance and effectiveness, and ensure compliance with requirements in the Code of Governance. RoH makes available to its stakeholders an annual report that includes information on its corporate governance, programmes, activities, and audited financial statements.

The annual report is also published on RoH's website: <https://rayofhope.sg/>

RESERVE POLICY

Ray of Hope's crowdfunding focuses on raising funds directly tailored to the real, verified needs of our clients. Guided by our commitment to responsible stewardship, we actively maintain a prudent financial reserve consisting of unrestricted funds. This allows us to swiftly respond to emerging community needs.

Our reserves are reviewed annually alongside our budget to uphold transparency and accountability. As of 31 December 2024, our reserve ratio stands at 0.46 years.

POLICY ON LOANS

Any loans, donations, grants, or financial assistance made to RoH for purposes outside the scope of its approved programmes shall be approved by the Board. We have not exercised this.

HUMAN RESOURCE POLICY

At Ray of Hope, we believe that a strong, values-driven team is key to building a more inclusive and giving community. Our Human Resource Policy sets out clear guidelines on recruitment, performance management, staff development, grievance handling, and workplace conduct. It ensures fair and transparent employment practices while nurturing a safe and respectful work environment. Our HR policies are reviewed regularly to stay aligned with evolving needs and sector standards.

INTERNAL CONTROL SYSTEMS AND RISK MANAGEMENT

RoH has established robust internal control systems to safeguard our assets, ensure financial integrity, and uphold donor trust. These systems are designed to support sound decision-making, accountability, and compliance with legal and regulatory requirements.

We adopt a risk-based approach in identifying, assessing, and mitigating potential risks across our operations, including financial, reputational, cyber, and programme-related risks. Risk areas are regularly reviewed by the Board and management to ensure timely response and controls.

Key measures include:

- Segregation of duties in financial processes
- Dual authorisation for payments and approvals
- Regular internal checks and audit processes
- A documented financial policy
- Policies for conflict of interest and whistleblowing

These frameworks enable us to operate with integrity while adapting proactively to emerging challenges.

PERSONAL DATA PROTECTION ACT (PDPA)

The PDPA establishes a data protection law that comprises various rules governing the collection, use, disclosure and care of personal data. RoH recognises the rights of our clients, donors, and partners to protect their personal data, including rights of access and correction. RoH has implemented policies and processes to ensure compliance and data integrity is not compromised.

All employees are required to undergo PDPA training on an annual basis, and additional security arrangements have been adopted to prevent unauthorised access, collection, use, disclosure, copying, modification or disposal of personal data.

GOVERNANCE EVALUATION CHECKLIST

RoH has complied with the Code of Governance for Charities and IPCs. RoH'S Governance Evaluation Checklist for the period of 1st January 2025 to 31st December 2025 can be viewed at the Charity Portal, www.charities.gov.sg.

TECHNOLOGY

RoH's crowdfunding platforms (rayofhope.sg and events.rayofhope.sg) undergo monthly security penetration and vulnerability tests by Xfers Pte. Ltd. a licensed cybersecurity vendor by the Singapore government's CYBERSECURITY SERVICES REGULATION OFFICE, with certificate number CS/PTS/C-2023-0350

Both platforms are on the Sucuri CDN and Security Firewall that complies with the following standards:

- SSAE16 COMPLIANCE ISO 9001:2008
- OHSAS 18001:2007 ISO 14001:2004
- PCIDSS PAYMENT CARD
- INDUSTRY STANDARD
- ISO / IEC 27001:2005 AND 27001:2013
- ISO CERTIFICATION ISO 50001:2011

All donations/payments are handled by Stripe and Acme. No donor credit card information nor bank account information is stored by RoH. Stripe and ACME security compliance are as follows:

Stripe:

- PCI Service Provider Level 1
- SOC1, SOC2 Type2, SOC3
- AES-256 Encryption
- NIST Cybersecurity Framework

ACME:

- ISO/IEC 27001:2022

BOARD RENEWAL AND SUCCESSION POLICY:

Purpose:

This policy ensures that Ray of Hope's Board remains dynamic, effective, and aligned with our mission to support emerging and unmet needs in Singapore. It aims to:

- Facilitate regular board renewal to introduce fresh perspectives
- Ensure a structured approach to board succession planning
- Maintain compliance with the Code of Governance.

Board Term Limits:

- Tenure: Board members shall serve a maximum of 10 consecutive years
- Re-Election: Members completing 10-years of service may be re-elected for subsequent terms, subject to:
 - A formal evaluation of their continued contribution
 - Approval by the Board and, if required, the general membership
- Disclosure: Any re-election beyond the 10-year limit will be transparently disclosed in the annual report, including justifications.

ENHANCEMENTS IN FY2025:

Succession Planning:

- Skills Matrix: Maintain a board skills matrix to identify current competencies and gaps.
- Pipeline Development: Identify and cultivate a pool of potential candidates through outreach and engagement. Where appropriate, prospective candidates may be invited to shadow incumbent board members to gain familiarity with governance responsibilities and ensure continuity in leadership during planned transitions.
- Diversity and Inclusion: Strive for a diverse board in terms of skills, experience, gender and cultural backgrounds.

Board Evaluation:

- Annual Reviews: Conduct yearly assessments of board performance, including individual contributions.
- Continuous Improvement: Use evaluation outcomes to inform training needs and succession planning.

Implementation and Review:

- Responsibility: The Nomination & Appointment Committee oversees the implementation of this policy.
- Review Cycle: This policy will be reviewed Biennially to ensure its relevance and effectiveness.
- Compliance: Ensure alignment with the latest guidelines from the Commissioner of Charities and other regulatory bodies.

BOARD OF DIRECTORS

DANNY YONG

Co-Founder
Dymon Asia Capital

**MARK WONG**

Chief Operating Officer
Dymon Asia Capital

**YEOH SWEE YEN**

Partner
Ernst & Young

**MARTIN TAN**

Chief Executive Officer
The Majority Trust

**MICHELLE YEO**

General Counsel
HSBC Singapore

**KENNETH KAN**

Partner
Dymon Asia Capital

**KRISHNA RAJENDRAM**

Principle Director
Accenture Southeast Asia

**HELEN NG**

Chief Executive Officer
General Storage Company

**QUAK HIANG WHAI**

Senior Advisor
Ministry of Home Affairs



- Mark Wong, Danny Yong, Martin Tan, and Kenneth Kan are also **Board Members of The Majority Trust**, a related entity of Ray of Hope.
- No directors will receive remuneration unless for professional services rendered as approved by the Board. None of our directors received remuneration in FY2025.
- None of RoH's employees serve on the Board or is a close member of the family of the Board.

NAME & DESIGNATION	APPOINTMENT DATE	ATTENDANCE	BACKGROUND
Mark Wong [#] - Chairman - Programs & Services Chair	June 2013 – current	3 of 3	Chief Operating Officer Dymon Asia Capital
Danny Yong [#] - Founder - Director - Member of Finance & Establishments	November 2016 – current	2 of 3	Co-Founder Dymon Asia Capital
Yeoh Swee Yen - Director - Audit Chair	December 2021 – current	3 of 3	Partner Ernst & Young
Martin Tan [#] - Director - Finance & Establishments Chair	July 2018 – current	3 of 3	Chief Executive Officer The Majority Trust
Michelle Yeo - Director - Communications Chair	December 2021 – current	3 of 3	General Counsel HSBC Singapore
Kenneth Kan [#] - Director - Fundraising Chair	November 2016 – current	3 of 3	Partner Dymon Asia Capital
Quak Hiang Whai - Director - Nomination & Appointment Chair	November 2019 – August 2025	1 of 2	Senior Advisor Ministry of Home Affairs
Krishna Rajendram - Director - Member of Programs & Services	July 2025 – current	1 of 1	Principal Director Accenture Southeast Asia
Helen Ng - Director - Member of Fundraising	July 2025 – current	1 of 1	Chief Executive Officer General Storage Company

- *Recognising the stewardship and deep institutional knowledge brought forth by Mark Wong (Chairman), the Board deliberated carefully and agreed unanimously on an exceptional extension of tenure beyond the recommended 10-year limit. This decision was guided by the need for continuity amid significant transitions, or strategic initiatives such as leadership transition, capital campaigns, structural reforms. To ensure organisational stability and continuity, succession planning for the next Board Chair is underway. Until this transition is completed, Mr. Wong remains the most suitable candidate to guide Ray of Hope forward.*
- *As part of our ongoing succession planning and commitment to board renewal, Ray of Hope appointed two new board members in the second quarter of 2025.*
- *Ray of Hope is governed by a Board of 9 Directors with no Board members holding executive roles within Ray of Hope.*
- *Meetings are held on a quarterly basis to review the results and performance of Ray of Hope and its plans and programs. To facilitate meaningful participation, all board meetings are planned and scheduled well in advance, and materials are circulated to members of the board at least one week prior to meeting dates.*

Committees

COMMUNICATIONS

Michelle Yeo
Chair

Goh Kong Aik (Non-Board)
Member

Danny Ong (Non-Board)
Member

Karina Choo (Non-Board)
Member

Shalini Khatwani (Non-Board)
Member

PROGRAMS & SERVICES

Mark Wong
Chair

Krishna Rajendram
Member

Danny Ong
Member

Joanne Yoong (Non-Board)
Member

Aisha Jaffar (Non-Board)
Member

FINANCE & ESTABLISHMENTS

Martin Tan
Chair

Danny Yong
Member

Filippo Giachi (Non-Board)
Member

FUNDRAISING

Kenneth Kan
Chair

Helen Ng
Member

Quak Hiang Whai
Member

Karina Choo (Non-Board)
Member

NOMINATION & APPOINTMENT

Quak Hiang Whai
Chair

Goh Kong Aik (Non-Board)
Member

Kanchana Gupta (Non-Board)
Member

Karina Choo (Non-Board)
Member

AUDIT

Yeoh Swee Yen
Chair

The Board's role is to provide strategic direction and oversight of Ray of Hope's programmes and objectives, and to steer the charity towards fulfilling its vision and mission through good governance. As part of its role, the following matters require Board's approval:

- Budget for the financial year and monitor expenditure against budget
- Major fundraising activities
- Use of reserves and large expenditures
- Salary bands and performance bonuses
- Strategic direction and major programs
- Governance and Compliance matters



At Ray of Hope, committees are essential to our commitment to responsible and transparent governance.

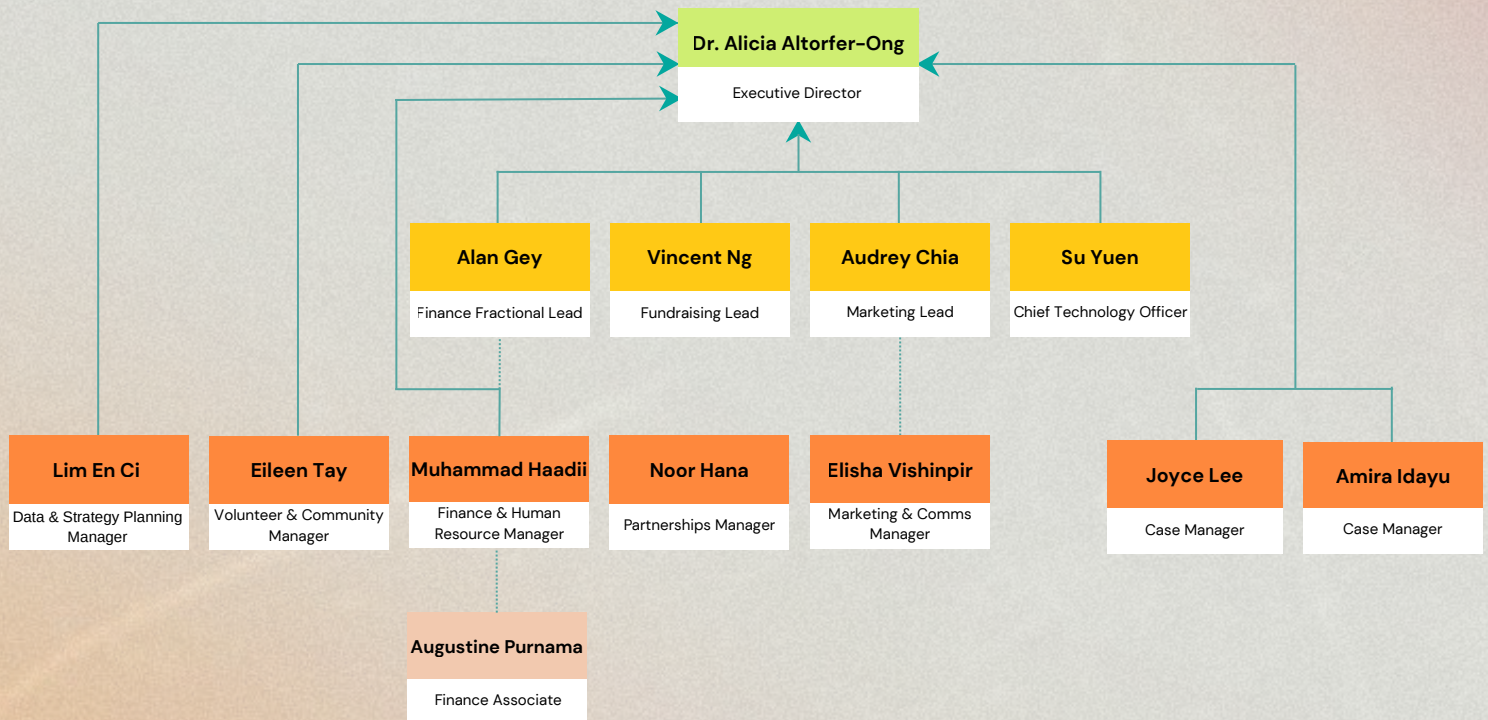
Guided by the Code of Governance for Charities and IPCs, these dedicated committees allow us to harness specialised knowledge, carefully focus on key areas like fundraising, finance, and program oversight, and ensure every decision reflects the needs and values of our community.

They enable our Board to delegate responsibilities effectively, facilitating deeper analysis and informed recommendations, which ultimately strengthen transparency, improve organisational effectiveness, and uphold public trust.

MANAGEMENT TEAM

NAME	DESIGNATION	DATE OF APPOINTMENT
Dr. Alicia Altorfer-Ong	Executive Director	1 st January 2025

ORGANISATION STRUCTURE



- Amira Idayu and Joyce Lee left the organisation on: 17/09/2025 and 08/10/2025 respectively.
- As at 31 December 2025, the charity employed 6 full-time and 4 part-time staff.
- None of the staff received annual remuneration exceeding \$100,000 during the financial year.
- There are no staff who are close members of the family of the Executive Head or Board members of the charity.
- The charity adheres to fair and transparent human resource practices and is committed to staff development.
- All staff are required to comply with the organisation's Conflict of Interest policy and declare any potential conflicts annually.

Financial Overview

We are committed to providing a clear picture of how funds are raised, managed, and used to meet verified needs in our community. The following financial information outlines our activities for the financial year ending 31 December 2025.

Statement of Financial Activities (Income & Expenditure)

For the financial year, Ray of Hope recorded a total income of **S\$3,571,205**, comprising donations, grants, and other income sources.

Total expenditure amounted to **S\$4,418,940**, with the majority directed towards direct support for clients, community initiatives, and case management operations.

The net deficit for the year stands at S\$847,735. The deficit of S\$847,735 for the year is primarily attributable to a timing issue where disbursements for some funds were made in 2025 whereas the income was received in the preceding years. **As of 31 December 2025, our reserve ratio stands at 0.46 years.**

Our Financial Position

As of 31 December 2025, Ray of Hope’s total assets amounted to S\$1,836,108, with liabilities totalling S\$164,399. Our unrestricted funds and reserves stood at S\$1,671,709, providing a stable base for operational continuity and long-term program planning.

Cash Flow Statement

Ray of Hope’s net decrease in cash flow for the year was S\$11,000, reflecting healthy operational liquidity and prudent financial management. Cash at the end of the reporting period was S\$417,291.

Notes to the Accounts

The notes accompanying our financial statements provide detailed breakdowns of key income and

expenditure categories, accounting policies adopted, related party transactions, and movements in funds. These notes are in compliance with the Charities Accounting Standard (CAS).

Auditor’s Report

The financial statements have been audited by RSM Chio Lim LLP, an independent public accountant registered with the Accounting and Corporate Regulatory Authority (ACRA). The auditor has issued a report for the financial year ended 31 December 2025, indicating that the financial statements present a true and fair view of the organisation’s financial position.

KEY INCOME AND EXPENDITURE SOURCES

Total Income: \$3,571,025

- Donations to Clients: S\$2,038,380
- Donations to Operations: S\$1,125,218
- Grants and External Funding: S\$396,972
- Other Income: S\$10,635

Total Expenditure: \$4,418,940

- Disbursements to Clients: S\$3,051,475
- Staff Salaries: S\$586,455
- Admin and Operational: S\$781,010

We raised a total of S\$2,038,380 through public donations and fundraising campaigns. Major campaigns contributing to this total include:

Community Partners (above 100K)

- Palestinian Scholarship Initiative: S\$406,741
- CritiCare Fund for Migrant Workers: S\$121,542
- Singapore LSE Trust 2025 Fund: S\$116,902

Operations (above 100K)

- Walk for Hope 2025 : S\$134,564
- Charity Gala: S\$113,851

Campaigns (above 50K)

- Little Vincent’s heart surgery: S\$154,254
- Renovation works after a home fire: S\$93,000

Who is Ray of Hope?

Ray of Hope is a crowdfunding charity committed to **serving emerging and unmet needs** in Singapore. We provide a safe and trusted platform where individuals in need can seek financial support and assistance, ensuring that no one is left behind.

Many struggle in silence because they don't qualify for aid via existing support systems. A non-citizen student unable to afford school fees. An injured migrant worker with no access to support. A hardworking father unable to fund his child's urgent medical procedure.

These are the people Ray of Hope stands for.

By identifying and verifying genuine cases of individuals who have fallen through the cracks, we amplify their stories and connect them with donors, corporate partners and volunteers.

When we uplift those in need today, we empower them to give back tomorrow—building a community where kindness is paid forward, and resilience grows stronger with every act of giving.

Because hope is made possible, together.



What makes us different?

Emphasis on Emerging and Unmet Needs:

Our case team actively identifies emerging and unmet needs, working with clients who are unable to secure support from other agencies.

Robust Crowdfunding Process:

To maximise our client's chances of success, Ray of Hope invests resources to craft campaigns, build partnerships, and develop marketing initiatives to drive donations.

Tech-Forward Solutions:

Technology is a core part of Ray of Hope, and our goal is to streamline the giving process with smarter solutions to make it more seamless and accessible for everyone.

Strong Partner Network:

We have a coalition of partners and volunteers that enable us to scale our impact, leveraging the strength of community to address a wide range of needs.

Mission

To provide a safe and trusted space for anyone to give and receive support.



Vision

To build a giving community from the ground-up that fosters a more inclusive and resilient Singapore.



We continue to meet needs that often fall through the cracks, providing both financial assistance and meaningful community-building opportunities.



Our Values:

EMPOWERMENT

To engage in meaningful ways that align with their time, skills, or resources.

INNOVATION

Leveraging technology and forward solutions to enhance the giving experience and increase community engagement.

SUSTAINABILITY

Focusing on long-term impact and self-sustaining community models that thrive on active participation and collaboration.

INCLUSIVITY

Ensuring our platform and programs are accessible to all – breaking down barriers to participation and support.

As Singapore's only crowdfunding charity, Ray of Hope has developed a unique model that combines the speed and agility of crowdfunding with the depth and rigour of casework. This model allows us to amplify real needs, while building a giving community from ground-up through our 3 pillars:

- Crowdfunding
- Casework
- Community Building

HIGHLIGHTS OF 2025

In 2025, we made room to try things differently. We looked at our campaigns, events, partnerships, and community spaces, and asked how they could feel more useful, more personal, and closer to real life. The year brought people together across different parts of our community. These were simple moments, but they showed us what can happen when people are given space to meet, take part, and be seen.



THE BIG REBRAND



When Ray of Hope began in 2012, the idea was simple: to give the community a trusted way to respond to verified needs.

More than a decade later, that purpose remains. But the work around it has grown.

Over the years, we have come to understand our place more clearly. Ray of Hope does not exist to repeat what formal systems already do.

We exist in the spaces where people may still be left waiting, excluded, or caught between criteria.

Sometimes it is because of citizenship status. Sometimes it is because a situation has changed too quickly. Sometimes the need is urgent, specific, and hard to fit into a standard category.

These are the emerging and unmet needs we have learnt to recognise.

In 2025, after more than 10 years of work, we refreshed our brand to reflect the organisation Ray of Hope has become. The refresh was about clarity. It helped us name our role more plainly, speak to the wider community around us, and show the full scope of the work that happens before, during, and after a campaign.

What we have learnt over the years is that Ray of Hope does not duplicate existing systems. We complement them.

Ray of Hope is Singapore's only crowdfunding charity that serves emerging and unmet needs.

This refresh marks a new chapter for Ray of Hope. It is a clearer way of telling the same story we have carried from the beginning: that when someone might otherwise be missed, the community can still respond with care, responsibility, and trust.





PROJECT HOMELIFT

A home may have a roof, but still make daily life difficult. A child may have a place to sleep, but no proper space to study. An elderly person may have a bathroom, but one that is unsafe to use. A mother may be trying to earn from home, while cooking, packing, and working in the same cramped corner where her children sleep.

They can be missed because the family technically has shelter. But shelter alone does not always mean safety, rest, or a home that supports daily life.

But some needs are harder to see. Somewhere along the way, we were reminded that shelter is not always the same as home.

That was the thinking behind Project HomeLift.

In 2025, Ray of Hope partnered with Temasek Polytechnic's School of Design and Yishun Family Service Centre to support eight families living in rental flats. The aim was to look more closely at the home environment, and ask a simple question: what would make this space work better for the people living in it?

For Mdm Fauziah, that meant creating proper storage and a more usable kitchen area. She lives in a two-room rental flat with five children and runs a small home-based food business to supplement the family's income. Before the renovation, her fridge sat in the bedroom because there was no space in the kitchen. Mattresses had to be stacked in the day and laid out again at night. Her home was also her workplace, her children's resting space, and the family's shared living area.

For Mr Chin, the need was safety. After a fall left him with a fractured spine in three places, his flat became harder to manage. His bed did not support his condition, and the mould in his toilet made the bathroom unsafe. His wife worked long hours as a cleaner, and his 12-year-old grandson helped where he could.



These were practical changes, but they carried real weight. A safer bathroom lowers the risk of another fall. A proper bed can ease pain. Storage gives a family room to move. A clearer kitchen space helps a mother continue her home-based work with less strain.

Project HomeLift marked a different way of working for Ray of Hope.

Instead of starting only with the amount needed, we started by looking at how each family was living day to day.

Where did the children sleep? Where did they study? Where were meals prepared? Where did an elderly person feel unsafe? Where did a parent have to make the same small compromise again and again, to simply get through the day?



These details may seem ordinary, but they shape a family's life in very real ways. When a home is cramped, unsafe, or hard to use, even simple routines can become tiring. A child trying to study may have to clear space each time. A parent trying to earn from home may have to work around stacked mattresses and crowded corners. An older person may move through the flat with worry instead of ease.

For us, renewal meant paying attention to these quieter needs. It meant recognising that help is not always about responding to the most urgent bill. Sometimes, it is about changing the space around a family so that daily life becomes a little less difficult.

Project HomeLift also reminded us that good support comes from listening closely. The solutions were not imagined from a distance. They came from understanding how each household actually lived, and from working with partners who could turn those needs into practical changes.

In that sense, Project HomeLift was more than a renovation effort. It was a refresh in how we served: closer to real life, shaped by the people inside each home, and grounded in the belief that everyone deserves a space that helps them rest, work, learn, and live with dignity.

REFLECTIONS FROM THE TEAM

"Thank you so much for raising the funds. This is the best thing I've ever received in my life." What Mr Chin was referring to was a bed. He had never owned a proper bed before. Being able to sleep on a proper bed changed his daily life in a way many of us might easily take for granted.

Hearing directly how something as simple as a bed could transform someone's life reminded me that the work happening behind the scenes can genuinely make a difference in someone's everyday life.

Audrey Chia
Marketing Lead

8 families

168 donors

\$45,915.78 raised



**SCAN
ME!**



Renewal looked like turning the table around

About the Iftar Project:

The Iftar Project began in 2021 when we realised that for some of our families, breaking fast during Ramadhan could be a very quiet affair.

So we started with something simple. We brought people together for a meal.

The impact of this initiative:

Over the years, 22 clients have opened their homes to our volunteers and partners. They welcomed us into their living rooms, kitchens, and shared spaces. They laid out food, made room on the floor, poured drinks, and shared what they had with us. Some have done this for three to four years in a row.

The difference in 2025:

In 2025, we wanted to do something different. After years of being welcomed into their homes, it was our turn to host them.

We held our first communal iftar at The Foundry, where 54 of us gathered for the evening. Six of our long-time client-hosts joined us, this time as guests.



The heart of the evening was seeing how far these relationships have come. From first meetings to familiar faces. From strangers to friends.



**SCAN
ME!**





WALK FOR HOPE 2025



This year we held our very first walkathon! Over 300 walkers came together for Walk For Hope 2025. Together, we walked 6km and raised more than \$130,000 in support of Ray of Hope's mission—to serve emerging and unmet needs in Singapore.

We were honoured to be joined by Minister of State for National Development and Trade & Industry, Mr Alvin Tan, alongside long-time community members, corporate partners, and many new friends and supporters.

But what made the day truly meaningful was the community behind it.

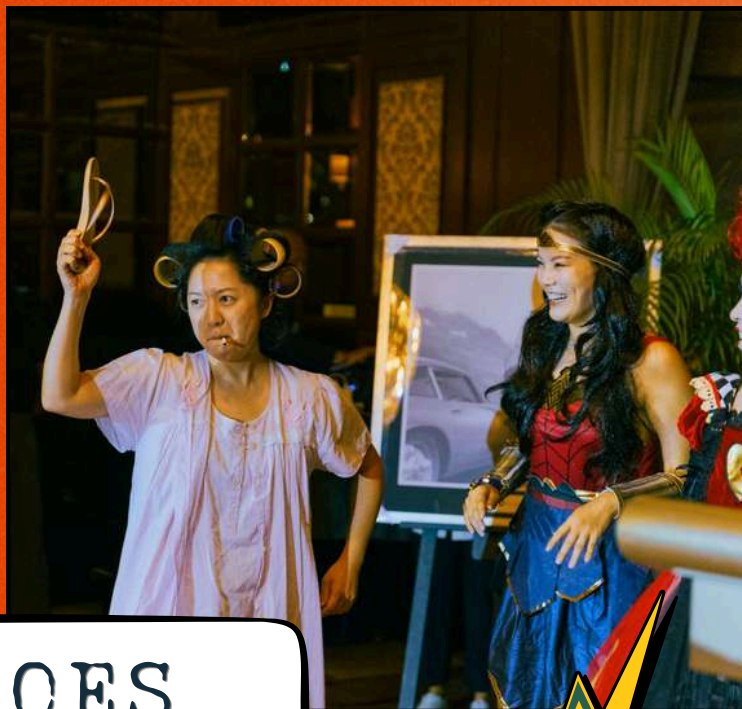
In this SG60 milestone year, Walk for Hope was more than just a walk, it was a reminder that building a compassionate Singapore begins by walking alongside one another.

>300 walkers \$130k raised

And to our corporate sponsors — Coliwoo, Beyond Medical Group, Sunray Woodcraft (Singapore), Setia Law LLC, SerendipET — thank you for your belief, generosity, and support.

IN PARTNERSHIP WITH





HEROES & VILLIANS!



What's Your
Super Power
Gala 2025

\$217k raised

Real heroes don't just show up in capes, they show up for hope. That's what we saw at our gala to celebrate Ray of Hope's 13th anniversary.

We raised \$217,000 to power our model, case team, secure systems, and sustain outreach.

To everyone who donated, thank you. The superpower isn't in the costume, it's in the choices you've made to support our community.



Kopi Teh Makan (KTM)

We launched our first docu-series following the journey of four brave youths — our Kopi Teh Makan heroes. After 18, many young adults on the autism spectrum lose their daily routines and slip into isolation. **KOPI TEH MAKAN (KTM)** was created to change that.

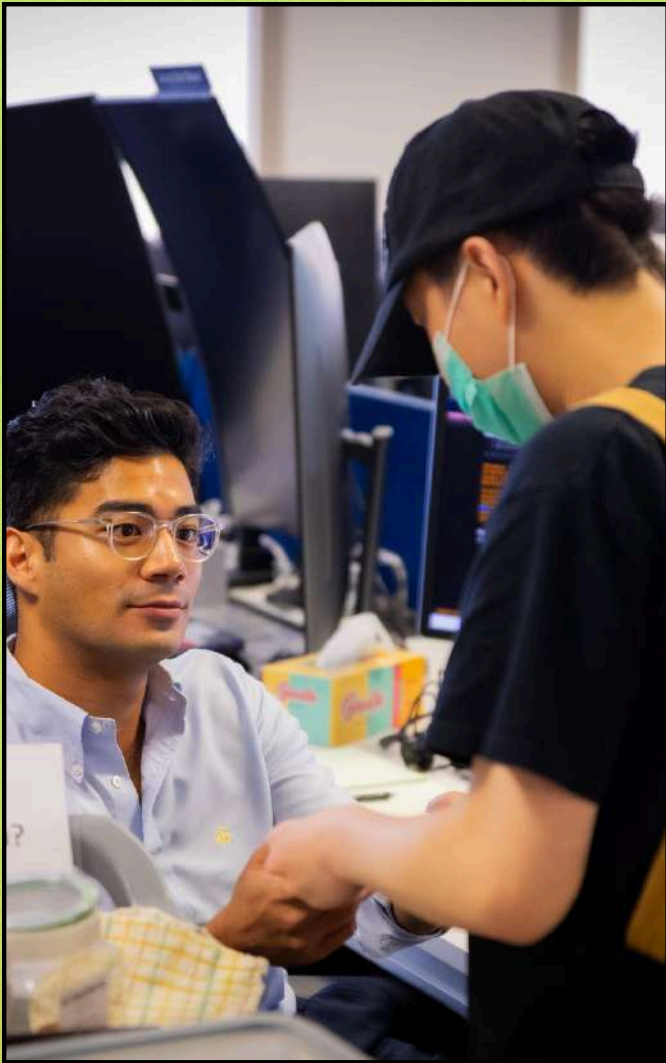
Our Corporate Partners:

Brookfield Singapore, Threadneedle Investments
Dymon Asia, and The Foundry

In partnership with:

Flour Power Singapore





SOCIAL ISOLATION GROWS

Most graduates have limited social networks, having been in the special education system since childhood.

FAMILIES STRETCHED

Caregivers juggle round-the-clock support while searching for ways to keep their youths engaged, active, and hopeful about the future — often with little respite.

What matters most is the interaction. When youths spend time with staff, both sides learn from each other – it works both ways.

Over time, this kind of exposure helps people feel more at ease.

They become less uncertain, less hesitant, and more comfortable engaging with youths who may be a little different from them.

Cheryl Ong

Corporate Personnel & Projects Head, Tolaram

Why we launched KTM:

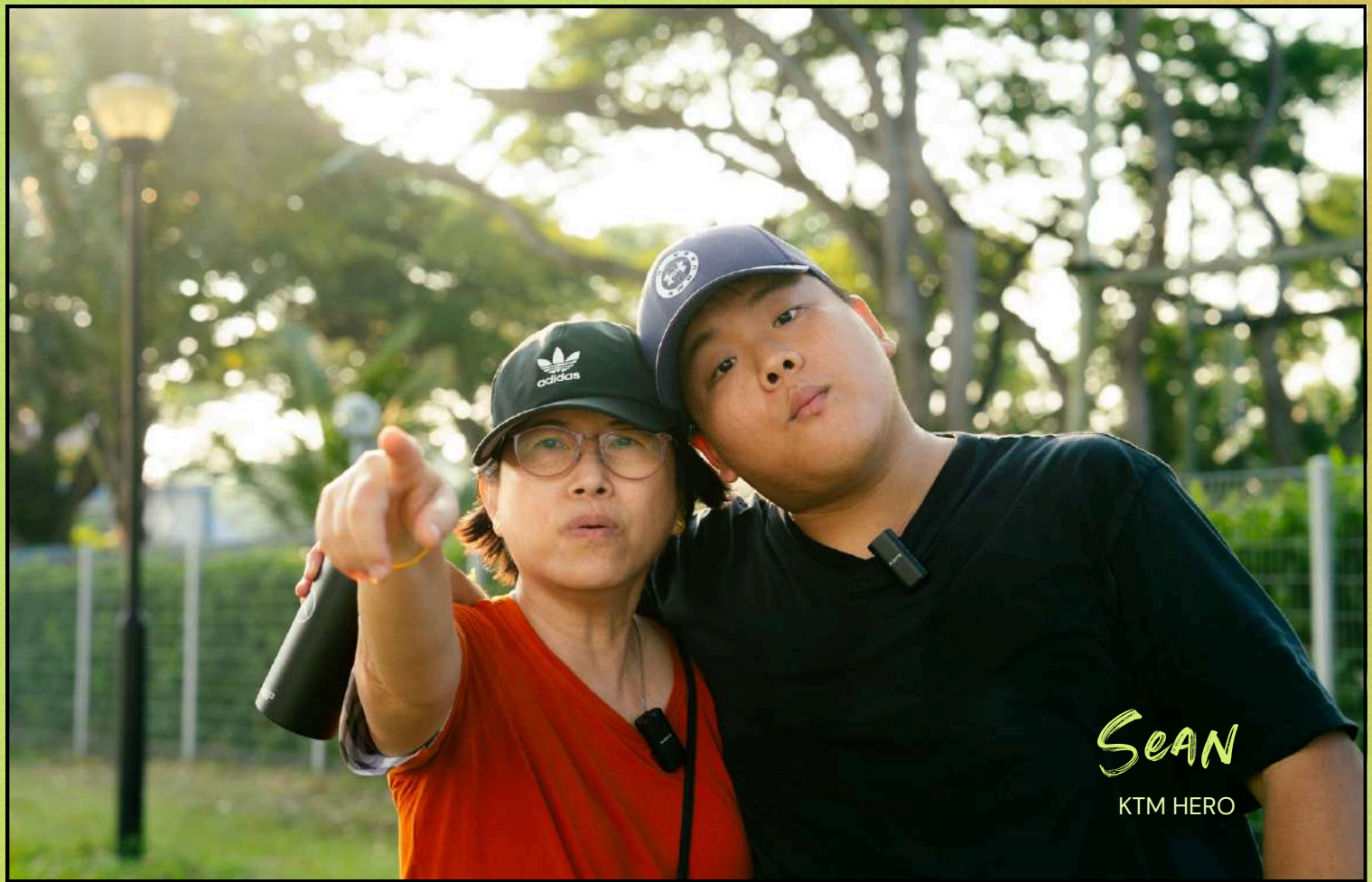
FEW JOB OPTIONS

Most jobs are not built with youths who have social, communication, or sensory challenges in mind. Workplaces tend to be either too rigid or too demanding, with little flexibility or customisation. As a result, only a small fraction manage to access programs or find meaningful employment.

LIMITED PATHWAYS

Those with higher support needs typically turn to day activity centres or home-based intervention services. But spaces in adult disability programs are scarce and costly, with waiting lists that can stretch from months to years. Many young adults end up at home with little to do, placing additional strain on families.





SEAN
KTM HERO

FROM MELTDOWNS TO MORNING CUPS OF JOY

Diagnosed with PDD – NOS (pervasive developmental disorder, not otherwise specified), now classified under autism at age 4, Sean was prone to frequent meltdowns and physical outbursts. To support him, his family moved to the United Kingdom for a more inclusive environment.

Returning back to Singapore, they moved to Siglap to be near St Andrew's Autism Centre and adapted their home in thoughtful ways: cupboards with no door handles, soft-closing doors and cupboards to prevent breakage, fixed chairs to stop him from rocking, timers around the house to help him manage routines, and full-length mirrors to teach self-awareness of his facial expressions and gestures

When Sean joined Kopi Teh Makan, a 9-month vocational programme by Ray of Hope, Flour Power, and The Foundry, it was his very first micro-job training, a momentous step for him and his family, which felt both exciting and daunting.

Through KTM, Sean's family has noticed a growing independence and social awareness, as well as an enhanced comfort and ability to connect with others. His mother observes that the many small tasks — preparing coffee and tea, following instructions, and interacting with strangers in different settings — have helped him engage more confidently with people in ways he hadn't before.

"The biggest change was when Sean came to me and asked if I was proud of him," she recalls. "The joy he showed in that moment came straight from the heart. His inner pure joy lasted into the next morning, and I remember thinking, 'Wow, the sun is shining extra brightly today.'"

That inner happiness from Sean — it's not something you can measure, and it had nothing to do with me. I told myself, 'This is a real gift.' I found inner peace too."



BLOOMBERG X D4GX

We've been selected as one of the winners of Bloomberg's Data for Good Exchange (D4GX) 2025 Grant and Accelerator programme in Singapore!

As a lean charity, our focus at Ray of Hope has always been meeting urgent needs in the community.

Data is something we've wanted to harness more deeply, but haven't always had the resources to prioritise. This programme changes that.

"The D4GX programme will enable us to supercharge giving, through data. We can leverage data more effectively, improving data integrity, aligning internal systems, and upskilling teams in analytics and visualisation." - En Ci, Data Analytics & Strategy Planning Manager

With this support, we'll be able to:

- Spot emerging needs and deliver more targeted support to families and individuals;
- Strengthen donor engagement, so more giving reaches those who need it most; and
- Amplify sector-wide impact by modelling data-driven practices for others in the social sector.

As Singapore's first and only crowdfunding charity, our goal is for Ray of Hope to be a leader in the social sector by using robust data to highlight needs, inform stakeholders, and deliver support where it's needed most.





CASEWORK

Because while policies are necessary, they cannot capture every turning point in a family's life.

And it's often at those turning points that timely support matters most.

Our Commitment to Clients:

- *We respond to appeals for assistance, whether from partner agencies or individuals, within 3 working days.*
- *Where needed, interviews or home visits are scheduled within 2 weeks of receiving the request.*



**It starts with a conversation.
And we don't assume access.**

A case manager sits down with a family. At the kopitiam.

At the void deck. On the phone. Wherever and whatever works for the family.

We identify the need. We help put it into words.
We build the campaign together.

Before anything goes live, the family reviews it.

“

"Can we leave out the part about my son?"

"I want to say I'm working toward reunification."

The family decides. Because dignity means control over your own story, even when you need help.

As social needs become more complex, casework helps us stay close to the realities that are not always visible.

A campaign is often the first thing the public sees. Behind it is the work that shapes whether Ray of Hope can respond well.

Casework is one of our core pillars because it keeps us close to the realities that do not always show up neatly in forms, policies, or eligibility criteria.

It is where we meet clients, understand what has already been tried, and assess whether crowdfunding will help the family.

This matters in the space Ray of Hope occupies. Many of the people who come to us are not outside the social support system altogether.

Some are already known to agencies, hospitals, schools, or community partners. But their needs may be urgent, specific, or caught between timelines.

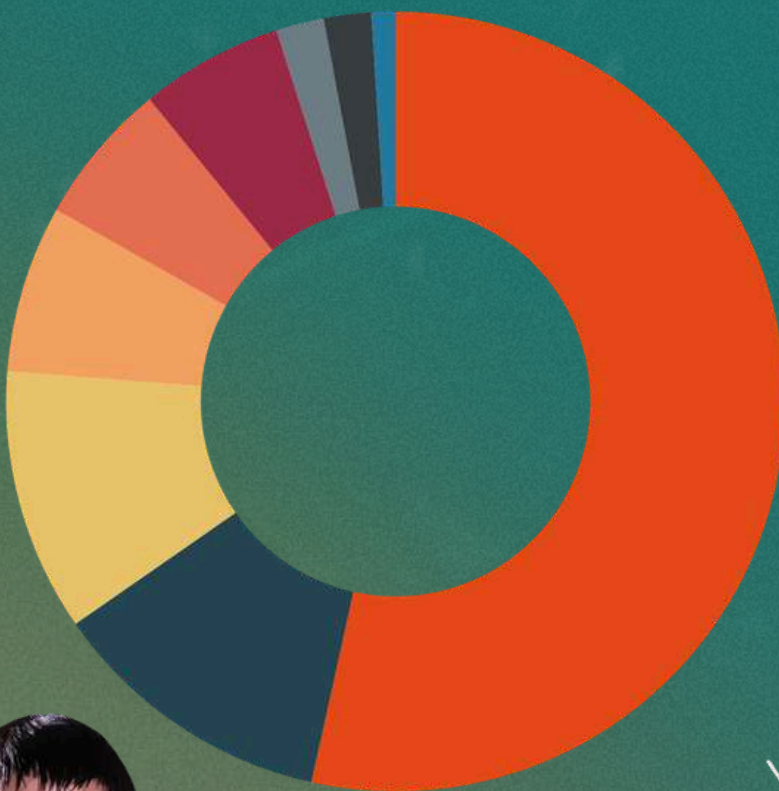
Our casework helps us see these gaps clearly.

It also protects the integrity of public giving. Before a campaign goes live, our team listens, verifies, and exercises judgement.

We ask what support is needed, whether the ask is appropriate, and how the client's dignity can be protected in the process.

Where another form of help is more suitable, we make the referral. Where a case is sensitive, we take care with how the story is told.

In 2025, we served 100 families.



Needs Supported:

- Living Expenses
- Living Environment
- Education
- Employment
- Medical
- Personal Crisis
- Enrichment
- Therapy
- Relationship Building

Your generosity has lifted a tremendous burden from our shoulders during one of the most challenging seasons of our lives. More than the financial support, your kindness has given us comfort, hope and the reassurance that we are not facing these challenges alone. Knowing that there are people who care enough to help means more to us than words can describe.

Key Needs Observed:

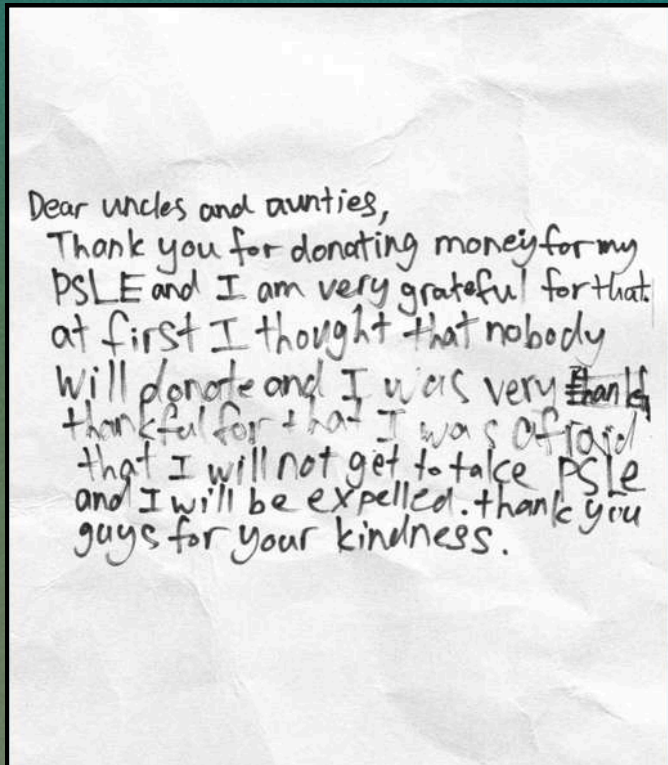
Household Stability (66%)

The largest share of support went towards helping our community maintain a basic level of stability at home.

This includes daily costs such as food, utilities and transport, but also the physical conditions that make a home liveable. In our casework, these needs are often connected.

A family struggling with household expenses may also be living with broken appliances, overcrowding, or a home setup that makes caregiving harder.

These are practical needs, but they are also dignity needs. When a home is unsafe, when groceries are uncertain, or when basic routines become difficult to sustain, people lose more than comfort. They lose room to live with ease and choice.



A Message from Xiang Yu, 12

Despite his outstanding academic performance and active involvement in school, financial difficulties posed a threat to his education. We were able to raise \$12,000 for him.



Learning Continuity (11%)

A significant share of our education cases involved non-Singaporean students.

Many have grown up in Singapore, attend local schools, and see this place as home. Yet when their families face financial strain, the support available to them can be limited. School fees are higher, subsidies are harder to access, and arrears can build quickly.

Ray of Hope serves people living, studying, or working in Singapore. In education cases, this means helping students stay connected to school when their circumstances fall outside more standard forms of assistance. Support may go towards arrears, re-enrolment, transport, devices, or learning needs.

The goal is not only to pay a bill. It is to prevent a child's learning from being interrupted at the point when timely help can still keep them moving.

Work Readiness (7%)

Employment cases frequently focus on the tangible costs associated with returning to work.

For some clients, the obstacle was enrolling in a required course. For others, it involved obtaining a driving license, certification, transportation, or equipment necessary for employers to consider them. These expenses can feel just out of reach, particularly for individuals already living on a limited income.

What stood out in these situations was the determination displayed by many clients. They were actively seeking employment, preparing for specific roles, or striving for a more stable income. Often, the missing element was small yet critical.

Ray of Hope supports these pivotal moments because dignity is closely linked to the ability to provide for oneself, engage in the community, and regain some control over one's future.



Crowd-Funding

When a story is shared with care, hope can move from one person to another.

Because behind every campaign is a turning point that someone should not have to face alone.

Issuance of Tax Deduction Receipt

- All monetary donations exceeding \$50 are automatically submitted to the Inland Revenue Service for tax deductions, regardless of whether e-receipts are issued.
- Eligible Donations: We provide tax-deductible receipts for all qualifying donations.
- For special cases where donors seek a manual receipt, we will respond within 3 days.



Crowdfunding

is many people, giving what they can,
to help someone facing a difficult moment.

We are Singapore's only crowdfunding charity.

Ray of Hope combines the speed and agility of crowdfunding with the trust and depth of a registered charity.

That means

- ✓ Every case is verified by our case team
- ✓ We serve anyone who works, studies or lives in Singapore, regardless of nationality or citizenship status.
- ✓ We focus on smaller cases and emerging needs that fall through the cracks



A Deeper Look into Crowdfunding

From the outside, crowdfunding may seem simple: a need is presented, a goal is established, and donors choose whether to give. However, our process is much more deliberate, intentional and methodical.

Not every scenario comes with a complete set of documents. Some clients might not have all the necessary information readily available. Others may already be connected to a social worker, hospital team, school, or community partner, and the most accurate understanding often emerges through discussions with those who have been supporting them. Certain cases necessitate pausing to clarify and comprehend what can be safely disclosed before anything is made public.

This aspect of Ray of Hope's work is not always visible to donors.

Our team dedicates time to assessing what is known, identifying what still requires verification, determining who else is involved, and evaluating if crowdfunding is the appropriate solution. When documents are accessible, we carefully review them. In more intricate situations, we communicate with partners. When sensitive details arise, we prioritise the client's confidentiality or hold off until we can approach the situation with care.



Discernment is what makes Ray of Hope a trusted crowdfunding charity. Donors should not have to do the mental gymnastics of deciding whether a story is real, whether enough has been checked, or whether the ask is appropriate. That responsibility sits with us.

As a registered charity and Institution of a Public Character, our role is to hold both sides carefully: the dignity of the person seeking help, and the trust of the person choosing to give.

This is how we protect the integrity of giving on Ray of Hope. Not by making every need visible, but by doing the work needed to decide what should be brought into view.

\$890,071 was for families in need.



Shamim

Shamim collapsed from heat exhaustion while unfastening a large bolt on a ship. He fell, hitting the left side of his head and back, and was later diagnosed with permanent sensorineural hearing loss.

He filed a work injury claim and remained in Singapore on a Special Pass, but could not work while waiting for the case to be resolved.

With no income, Ray of Hope supported him with \$1,800 to support his basic living expenses for 6 months.

Natahsah

Natahsah had received the news that her chances of conceiving were slim following an ectopic pregnancy; however, baby Naura made her debut in 2025. While her arrival was a source of joy, it introduced new challenges.

Natahsah was already dedicating her time to caring for her 6-year-old son, Naufal, who is on the autism spectrum and requires constant supervision. Meanwhile, her husband, Iskandar, was providing for the family with a take-home salary of \$1,700, but his job became precarious after his company lost its service contract.

Faced with a newborn, the ongoing care needs of Naufal, and escalating household expenses, the family found themselves in a challenging waiting period. In response to their situation, Ray of Hope successfully raised \$2,100 for groceries for 3 months.



Wichuta

Wichuta first came to Singapore in 2013 to support her family in Thailand. Over time, she built a life here and became a mother to a child on the autism spectrum. In 2025, her mother's health worsened, while her brother, who had been their mother's main caregiver, was hospitalised.

Wichuta wanted to return to Thailand with Jun An to see her mother, but the family could not afford the travel costs. Ray of Hope raised \$2,000 to help Wichuta and Jun An make the trip home, so they could be with her mother in person.



Thematic Campaigns

HONGBAO
FOR HOPE
2025

RAYA
FOR HOPE
2025

LIGHTS
FOR HOPE
2025



So we began thinking more intentionally about the spaces we create.

Festive support cannot only be about what is given. It also matters how families are invited in, how they are received, and whether they feel part of the season around them. Financial hardship often comes with isolation, and during festive periods, that can feel sharper.



HONGBAO FOR HOPE 2025

For families watching every expense, Lunar New Year can become a period of trade-offs.

There is the celebration people recognise: new clothes, festive food, visits, red packets, children moving in and out of homes. There is also the household budgeting that happens before any of that is possible. A parent may decide which visit to skip, what can be bought, and what has to wait until after the next pay cheque.

These choices may look modest from the outside. In practice, they affect whether a family feels included in the social aspect of the season.

With the support of **Whoopsie Pte Ltd**, families were able to gather for an afternoon without having to carry those calculations into the room.

The setting was familiar. People sat with faces they recognised. The entertainers sang songs associated with the season. There were games, food, and children moving between tables. Families were not there as cases or campaigns. They were there as part of a community marking Lunar New Year together.

This is an important part of Ray of Hope's work. We often operate in the space between formal support and lived reality — where a need may be urgent, specific, or difficult to fit neatly within existing assistance. During festive periods, those gaps can become more visible. Participation itself can become harder to access.

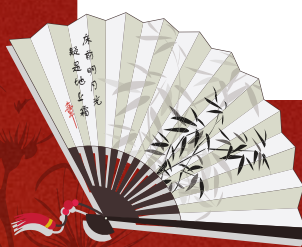
That afternoon showed how practical support can protect dignity. It allowed families to take part without being defined by what they lacked, and reminded us that social support is also about keeping people connected to ordinary moments of community life.

This marks my fourth year with Ray of Hope and the journey has been nothing short of humbling and profoundly meaningful.

After four years, it's my first time meeting everyone in person, and I admit I'm feeling a little shy. Yet, I am so grateful to have my sister here with me, sharing in this beautiful Chinese New Year luncheon and helping to create programs that bring hope and empowerment to those who need it most.

BeiBei

Whoopsie Pte Ltd



5 Donors \$8060 raised



**SCAN
ME!**



RAYA FOR HOPE 2025

Hari Raya has its own form of renewal.

After Ramadan, families return to familiar things. The first visits. Food prepared early in the day. Children waiting to put on their baju Raya. Greetings at the door that have been said for generations.

But for some families, it looks like a mother standing in the grocery aisle with a bottle of kuih in her hand, knowing her children will look for it at home. But she also knows what is still unpaid. So she stands there a little longer than she should, before putting it back.

These are the moments Ray of Hope is often asked to enter. Not always the most visible crises, but the ones that sit close to daily life. A bill that cannot wait. A child's need. A festive season that a parent wants to honour, even when the household has very little room left.

Before buka puasa, 13 volunteers delivered 164 iftar bentos from The Landmark, together with Hari Raya goodies, to families at home.

Some doors opened quickly. At others, volunteers waited while someone came from the kitchen, or from another room where a child was being settled.

This year, 82 donors gave \$28,082, through Raya for Hope, supporting 34 families.

A meal was handed over before sunset. A greeting was exchanged. For some, the conversation was brief. Other conversations lasted longer because the family recognised the volunteer at the door.

That is what this work depends on. The public sees a campaign. The family sees someone who showed up for them.

Raya for Hope did not take away every pressure. But it meant there was food ready for buka puasa. It meant a parent could keep something small for the children. It meant the season entered the home with a little less strain.

For some of the families we work with, this season is not always easy. Bills still need to be paid, and the everyday stress does not pause. A warm meal does not change everything, but it can bring relief and remind a family that people are thinking of them.

Eileen Tay

Volunteer, Community and Case Manager



LIGHTS FOR HOPE 2025

Thematic campaigns give us a way to stay close to the families we support, and to remember that people should not be seen only through what they are going through.

This year, renewal meant asking a different question: **Who else is part of this season, but not always included in how it is celebrated?**

That brought us to our migrant brothers and sisters. Many of them spend Deepavali far from home, away from the people who would usually gather around them. Some mark the day after work. Some call family when they can. Some have built lives here over the years, while still carrying the distance of another home.

For the first time, Ray of Hope hosted a Deepavali lunch with our migrant brothers. With the support of Veeru Murugappan from Coromandel Productions Pte. Ltd. and Gayatri Restaurant, we shared a meal with migrant brothers, community members, and our Chairman, Mark Wong. Alister Ong and Chandrima Das from Our Migrant Guest also joined us, bringing with them their consistency of a community initiative that has been building friendships with migrant brothers and sisters over time.

Some of the migrant brothers who came have known Ray of Hope since 2022. Seeing them return mattered. It reminded us that belonging is not created by a single invitation. It comes from being recognised again.

At one table, YX, our former intern and now volunteer, was learning how to eat with her hands on a banana leaf. Someone showed her. There was laughter, then everyone went back to eating.

It was a small moment. But it said something about the kind of inclusion we believe in. Not inclusion as a statement, but as shared space. Curiosity. Ease. The willingness to meet one another as people.

We also sent Deepavali kuih to families at home, continuing a practice that has long shaped our thematic campaigns.

Lights for Hope is a reminder that they are seen in the fullness of who they are, beyond the circumstances that brought them to us.

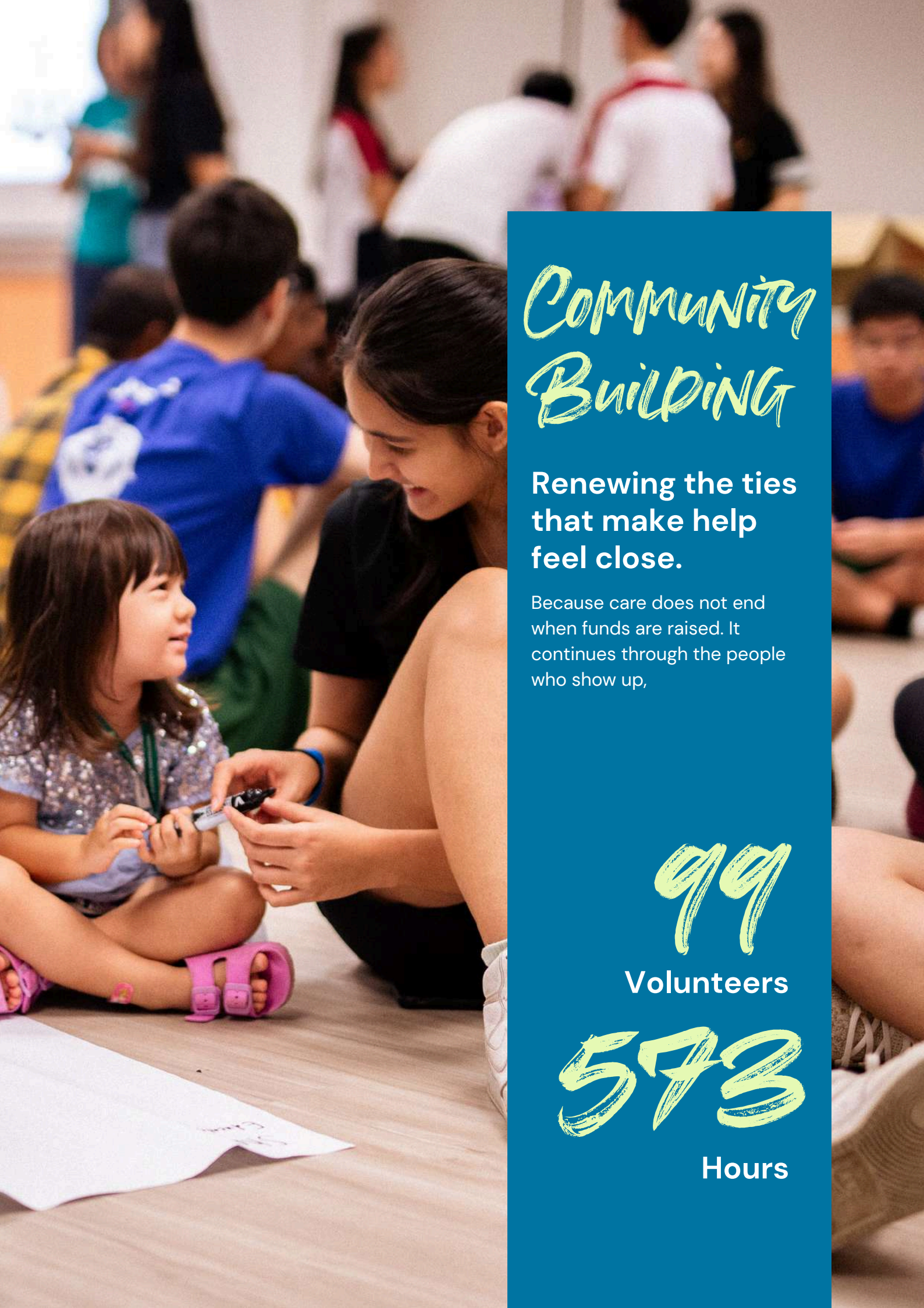
Lights for Hope helped us renew our understanding of festive care. It is about support, but also about recognition. It is about families, migrant brothers and sisters, donors, volunteers, and partners choosing to make the circle a little wider.

That is also our way of doing this work. Dignity first. People in their wholeness. Community built from the ground up.



**SCAN
ME!**





Community Building

Renewing the ties
that make help
feel close.

Because care does not end
when funds are raised. It
continues through the people
who show up,

99

Volunteers

573

Hours

Building Community Champions

Through regular gatherings, migrant brothers, students, local volunteers, and community volunteers come together. Over time, these relationships evolve; migrant brothers transition from mere participants to volunteers, friends, and champions of the community.



FEB: BOWLING WITH SVSS



MAY: MULTI-SPORTS WITH YUAN CHING SECONDARY SCHOOL



JUNE: SAILING WITH ST. JOSEPH'S INSTITUTION + SINGAPORE SAILING FEDERATION



"I capsized 10 times today, but there's nothing to worry about because I got to enjoy the view. How often do I get this view?"



SEPT: DRAGONBOAT WITH SVSS



AUG: FLOORBALL WITH SVSS



NOV: CRICKET WITH SJI + ST. PAT'S



SCAN ME!





National Day Istana Open House

One of our 14-year-old community members stood on stage as a co-eece alongside Kimberly Wang from 987FM.

For Ray of Hope, this was a meaningful form of visibility.

That afternoon at the Istana showed a fuller picture. A young person from our community was not being spoken about. She was speaking for herself, in a national space, as part of the day's program. She had a role to play, an audience before her, and the confidence to take up that space.

In 2025, it was an honour for us to be included, and to have the opportunity to meet President Tharman Shanmugaratnam.

For a smaller charity working with emerging and unmet needs, presence in such spaces matters. It builds public awareness.

It also helps broaden how the community understands people who have received support — not as passive recipients of help, but as individuals with voice, ability, and a place in our shared civic life.



**In a year of renewal,
this moment
reminded us that
inclusion also
requires exposure.
People need
opportunities to be
seen beyond
hardship.**

The National Day Istana Open House is a platform where established charities and community organisations are often invited to engage the public.

THE GOOD WEEKEND

A local market for the conscious and the curious.

Renewing participation through enterprise

At The Good Weekend, hosted by The Foundry and The Good Space, our community members were seen in a different light.

Silvia sold handmade jewellery from Happy Llieben, a name inspired by her children.

Noraisah brought pre-loved clothing through Just Fit Apparels.

Mdm Jana shared homemade cookies, while **Mdm Rani** served pani puri.

For each of them, the weekend offered exposure for their home-based businesses, customer conversations, and a chance to test their products in a public setting.

More importantly, they were not defined by the circumstances that brought them to Ray of Hope. They were recognised for their craft, effort, and enterprise.

This is part of renewal too: creating room for people to participate again, not only as beneficiaries, but as contributors.



HAPPY Mother's DAY

For Mother's Day, we wanted the afternoon to feel personal, and a little indulgent.

With support from Whoopsie Pte Ltd, we hosted a perfume-making workshop and lunch for mothers in our community at V-cube Scenting. For once, the activity was not about what they had to manage for someone else. It was about what they liked.

The room filled quickly with scent strips, small bottles, and very honest reactions. Some mothers knew exactly what they were drawn to. Others laughed because they could not tell one note from another. "Pass me the vanilla" became part of the afternoon, along with quiet concentration, side conversations, and the small pleasure of choosing something for oneself.

By the end of the session, a few mothers were exchanging numbers. Some stayed to continue talking after the activity had ended.

It was a simple Mother's Day gathering. But for mothers who are often carrying the needs of the household, it offered a rare kind of care: an afternoon where nothing had to be solved, and something could be made just for them.



Make-A-Wish

with 10x Genomics

In December, our corporate sponsor, 10x Genomics spent their time shopping with 18 children for their Christmas gifts. What could have been a simple shopping trip became something much more — laughter in the aisles, children getting to choose for themselves, and families sharing a rare moment of togetherness. Many families told us how grateful they were just to be nominated, and how much they enjoyed the experience.

One mom shared with us:

This is my children's very first outing, and also our first family outing, during this December school holiday. We are so thankful because the daily expenses add up, and we cannot afford to splurge on Christmas gifts for our children."



Internships: Making Room for New Perspectives

In 2025, Ray of Hope hosted interns from local and international institutions, each bringing fresh perspectives to our work.

Interns at Ray of Hope are given real responsibility.

They support research, contribute to campaigns, help shape community initiatives, and in some cases lead projects from planning to execution.

They also see the work behind public giving: how needs are assessed, how stories are handled with care, how donor trust is protected, and how everyday decisions affect the quality of support we provide.

This hands-on exposure is important. It gives young people a clearer understanding of what social impact work requires in practice — judgement, follow-through, empathy, and discipline.

For Ray of Hope, internships are part of sector renewal. They allow us to invest in future talent while learning from the questions and perspectives that interns bring into the organisation.

Whether they continue in the social sector or take this experience elsewhere, we hope they leave with a deeper understanding of responsible giving, dignity-led service, and what it means to support people well.

The team created a learning environment that supported my learning and encouraged me to always actively seek for answers.

This challenged me to think critically and seek ways for improvement throughout my internship journey.

Looking back, this experience has been extremely meaningful, as it gave me a more grounded understanding of the complexity behind social issues, and the role that different stakeholders play in contributing to Singapore's social support system – Wen Xuan



Interning at Ray of Hope has granted me a plethora of new experiences, each unique and meaningful. While I initially set out to explore the behind the scenes of a small charity, I've gained so much more: a variety of different perspectives, knowledge of issues I wouldn't have spared a second thought for, and an increased appreciation of the people working in the social service sector. – Hui Shyan

This internship reminded me that purpose-driven work, no matter how small, creates ripple effects. – Tong Han Winni



I would like to thank the team for creating such a positive and supportive learning environment.

I appreciate how patient they were in answering my questions and guiding me throughout the internship.

From this experience, I learned how to interact with potential donors, plan my work according to deadlines, and gained a deeper understanding of how charities operate in Singapore. – Niklas Bergmann

INTERNS OF 2025



Wen Xuan Teo
NUS



Clara Cher
NUS



Avery Wong Zhi Xuan
NUS



Neo Hui Shyan
NUS



Tong Han Winni
HongKong Baptist
University



Rae Ang Sze Wee
NUS



Ronn Chiew
NUS



Sophie Natasha Ang
King's College, London



Niklas Bergmann
Kantonsschule Enge,
Switzerland

Benjamin Ngew Quankai
NUS



Future Plans 2026

As needs become more complex, Ray of Hope's next stage of work must be held by stronger systems, clearer judgement, and deeper relationships with the people who make this work possible.

In 2026, our focus is on strengthening the organisation behind the response. This means building reserves with discipline, refining how we assess and support cases, and deepening donor relationships so that giving remains trusted, informed, and human.

Building Reserves for Continuity

Reserve building should be framed as responsible stewardship, not accumulation. Ray of Hope responds to needs that are often urgent and time-sensitive. To keep doing this well, we need the financial resilience to manage uncertainty, invest in essential capability, and maintain continuity when needs arise or funding cycles shift.

In 2026, we will continue building our reserves in line with our reserve policy. This gives the organisation a steadier base from which to serve clients, support staff, and safeguard the trust placed in us by donors and partners.

Refining our Casework Model

In 2026, we will strengthen our casework model to support both quality and capacity.

This includes a clearer structure between full-time case managers, locum caseworkers, and assistant caseworkers, including final-year university students preparing to enter the social sector.

Full-time staff will continue to hold the complex judgement and relationship work, while trained assistants support intake, documentation, follow-ups, and coordination.

This gives Ray of Hope a more sustainable way to respond to growing needs.



Strengthening Donor Cultivation

Donors today want to know that their giving is useful, well-directed, and handled with integrity. Strong stewardship is about keeping donors meaningfully informed, acknowledged, and engaged.

In 2026, we will deepen how we cultivate donors across individual giving, corporate partnerships, and hope circles.

This means sharing clearer insights from casework, creating more intentional giving opportunities, and helping donors understand where community support can meet emerging and unmet needs.

Using AI with Discernment

Technology will help us work more efficiently, but people will remain at the centre of our decisions.

In 2026, we will explore AI-enabled tools to streamline internal processes and reduce repetitive work, while ensuring that case assessment, donor stewardship, and sensitive decisions remain guided by human judgement.



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FINANCIAL STATEMENTS

for the financial year ended 31 December 2025